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UNITED STATES DEPARTMENT OF AGRICULTURE  
Risk Management Agency  
Spokane Regional Office

## DRY BEAN CROP INSURANCE

Dry Bean Crop Provisions 98-047  
NCIS 712

FACT SHEET  
November 2001

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The **DRY BEAN** crop insured will be all the *beans* in the county for which you have a share; that are planted for *harvest* as *dry beans* or when applicable, *contract seed beans*, if the *seed bean processor contract* is executed on or before the acreage reporting date.

- *The dry beans shall not be interplanted with another crop or planted into an established grass or legume, unless allowed by the Special Provisions of Insurance or written agreement. We will not insure* any acreage that: 1) does not meet the rotation requirements; or 2) any acreage of the insured crop damaged before the final planting date, to the extent that most growers in the area would normally not further care for the crop, must be replanted unless the insurance provider agrees that replanting is not practical. The insurance provider will not require you to replant if it is not practical to replant the type of dry beans originally planted.

**Counties where Available:** **Idaho:** Ada, Canyon, Cassia, Clearwater, Elmore, Gooding, Jerome, Latah, Lincoln, Minidoka, Nez Perce, Owyhee, Payette, Twin Falls, and Washington counties;  
**Oregon:** Malheur and Umatilla counties;  
**Washington:** Adams, Benton, Franklin, Grant, Spokane, Walla Walla, Whitman and Yakima counties.

••NOTE: Please contact your insurance agent for specific details on which type(s) are insurable in your county.

### Important Dates for the above counties:

Sales Closing and Cancellation - March 15  
Acreage Reporting - June 30

**Report of Acreage:** You must report to your insurance agent all of the acreage which you have a share (your share at the time insurance attaches), reporting the crop by type and practice. You must submit a copy of the seed bean processor contract on or before the acreage reporting date.

**Causes of Loss:** Adverse weather conditions; Fire; Insects (but not damage due to insufficient or improper application of pest control measures); Plant disease (but not damage due to insufficient or improper application of disease control measures); Wildlife; Earthquake; Volcanic eruption; **or**, Failure of the irrigation water supply, if caused by an insured cause of loss that occurs during the insurance period.

**Guarantee Option:** Choice of variable percentages of your approved average yield, from 50% up to 75%, in 5% increments.

**Price Election:** Price at which you are compensated per pound in the event of a loss. Choices vary by level of guarantee. (Please check with your crop insurance agent for price election changes for the current crop year.)

**Catastrophic Coverage:** Catastrophic (CAT) coverage is available at the 50% coverage level and 55% of maximum price election. See your crop insurance agent for specific details.

**Administrative Fees:** Catastrophic (CAT) Coverage: \$100 per crop per county. Additional Coverage: \$30 per crop per county. Waivers of administrative fees for **all** coverage levels (CAT and additional) are available for small-limited resource farmers.

**Insurance Period:** Insurance attaches at the time of planting and ends the earliest of: the date the beans **1)** were destroyed; **2)** harvested; **3)** final adjustment of a loss on a unit; **4)** abandonment of the crop on the unit; or **5) October 31** of the crop year in which the insured beans would normally be harvested for the states of Idaho, Oregon and Washington (other states may have a different date).

**Late Planting:** Late planting provisions are applicable in accordance with the Common Crop Insurance Policy, Section 16.

**Replanting Planting:** Replanting payments are available for dry beans but not applicable to Catastrophic (CAT) coverage policies.

**Prevented Planting:** Coverage is 60 percent of your production guarantee for timely planted acreage. If you have non-catastrophic level of coverage and pay additional premium, you may increase your prevented planting coverage to a level specified in the actuarial documents.

### **SPECIFIC DEFINITIONS**

**Beans:** Dry beans and contract seed beans.

**Contract Seed Beans:** Dry beans grown under the terms of a seed bean processor contract for the purpose of producing seed to be used for producing dry beans or vegetable beans in a future crop year.

**Dry Beans:** The crop defined by the U.S. Standards for Beans, excluding contract seed beans.

**Harvest:** Combining the beans. Beans, which are swathed or knifed prior to combining, are not considered harvested.

**Seed Bean Processor Contract:** A written agreement between the contract seed bean producer and the seed company, containing at a minimum 1) the contract seed bean producer's promise to plant and grow one or more specific varieties of contract seed beans and deliver the production from those varieties to the seed company; 2) the seed company's promise to purchase all the production stated in the contract; and 3) a base price, or a method to determine such price based on published independent information that will be paid to the contract seed bean producer for the production stated in the contract.

## **CONTACT AN INSURANCE AGENT TODAY**

All MPCl, including CAT coverage insurance policies are available from private insurance agents.

A list of crop insurance agents is available at all USDA Service Centers throughout the United States.

**DISCLAIMER:** This summary is for general illustration purposes only.

**Detailed Information:** Producers should consult a crop insurance agent to obtain specific information and refer to Crop Provisions and Actuarial Materials (e.g.: practices, options and appropriate deadlines). Risk management tools protect crop investment, borrowed capital and current savings by stabilizing income. This transfers risk and **provides an ADDED PEACE OF MIND.**

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